Reaction Tendency of Friday' Was Arrested.

TRADERS HESITATE

#### DENIAL AS TO SOUTHERN R'Y

The Extraordinary Character of the Bank Statement Caused a Buoyant Closing.

NEW YORK, January 11,-Specula tive operators in stocks to-day seemed to hesitate between two opinions of the immediate outlook for values, with the result that the market was some-

immediate outlook for values, with the result that the market was somewhat restricted in volume and irregular in price movement until the final uprush caused by the bank statement. There was some arrest to the reactionary tendency, which had become rather violent yesterday, when fears became prevalent of further rallroad receiverships in view of the unsupported state of the Southern Rallway securities. Denials of the rumors of a proposed receivership were had from official sources, which quieted uneasiness on the subject to some extent.

The marking up of Baltimore and Ohio was a reflection of the maintenance of the present dividend rate. An inkling of the extraordinary character of the bank statement apparently reached the floor of the Stock Exchange before its appearance on the tape, which was after trading for the day had ceased, and the buoyant closing was the consequence. The hope has been entertained, but with reserve, that this week might see the deficit in the reserve in the New York banks reduced to Insignificant proportions or wiped out. The report of a comfortable surplus of upward of \$6,000,000, however, exceeded the expectation of even the hopeful class. Bonds were irregular. Total sales, \$1,752,000. United States 4s, registered, have advanced 1-2 and the coupons 1-2, while the \$3, registered, have decinied 1-8 per cent, on call during the work.

Total sales of stocks to-day, 391,300

NEW YORK, January 11.—Money on tall nominal. Time loans steady; 5 1-2 ff-6 for thirty and sixty days; ninety feys, 6 per cent. Prime mercantile perst, 6 per cent. Sterling exchange vicady, with actual business in bank-src bills at \$4.8540@\$4.8135 for sixty-day bills. Commercial bills, \$4.81@\$4.811-4. Bar silver, 55 1-4. Mexican dollars, 4: 3-4.

#### RICHMOND STOCK MARKET.

Richmond, Va., January 11, 1908.

STATE SECURITIES.	Bid.	VIXE
Va. 2s, Old, C. and R., 1932 Va. Centuries, 2-3, C. and R CITY SECURITIES.	9214	93
Rich. City 4s, R., 1920-1930 RAILROAD BONDS.	99	•••
A C. L. R. R. Con. Tr. 4 p. c., Georgia Pacific let 6s, C. 1222, Georgia, Bou. and Fla., 1945. Nor and West. Ry. 6a, 1996. Nor and West. Ry. Poca. 4s., Wertern N. C. 1st 6s, C. 1914.	105 100 94 80	
RAILROAD STOCKS. Par.	197	
Atlantic Coast Line pfd100 Atlantic Coast Line pfd100 Atlantic Coast Line com100	70	
Ches. and OhloNov.A100 Norfolk and Western com.100 R. F. and P. Div. Oblig.100 R. F. and P. 7 p. ct. guar.100	65	240
BANK AND TRUST CO. STO		201
First National	510	:::

	Cotton	futures		and c	losed s	stead
	DEGRASSIS		Open.	High.	Low.	Clos
	January		10.63	10.73	10.67	10.
ĕ	February			REAL PROPERTY.	A CONTRACTOR	10
			10.82	10.89	10.81	10.
	April		10.85	10.86	10.85	10.
	May		10.86	10.92	10.85	10.
	June			10000	STATE OF STREET	10.
	July		10.76		10.75	10.
	August .	CONTRACTOR	10.62	10.67		10.
	October		15	Salebatten)	10.19	10
	Spot co	tton cle	ned ste	Bdy. 10	pointe	him
	er; midd	ling up	lands, 1	1.55: n	iddling	E EU

Japan, 90,884 bales; to Mexico, 1,229 bales.

NEW ORLEANS, LA., January 11.—COTTON—Spota closed steady, 1-16c, above the close yesterday, Middling, 11%cc, sales were 1,750 bales on the spot and 1,976 to arrive. Futures opened quiet and steady, 4 despoints above the close yesterday, and after the opening were very steady, room traders being the principal buyers. Activity in the local market was brought about lurgely as a result of the steadiness of the interfer at Liverpool, coupled with the bullials world's visible supply figures for the wiek. Fluctuations of from \$610 points market the course of the market during the day, with a good spot market as another bullish factor. At the close, which was steady, the active months were 16 d'il points alove the close yesterday. Closing bids:

## Thomas Branch & Co.

(Established 1638.) MEMBERS

New York Stock Exchange, New York Cotton Exchange

PRIVATE WIRES TO PRINCIPAL MARKETS.

Investment Securities.

OFFICIAL RANGE AND SALE OF STOCKS IN NEW YORK.

EALI	CONTRACTOR OF THE PROPERTY OF THE PARTY OF T	Second 1		raig-	Bid. A	sked.	SALES: .	Manager I		Bld. Asked
THE VEST		Open.	High.	Low.	Clos	ing.	Opet	. High.	Low.	Closing.
100	Allis-Chalmers	6%	674	6%	63%	654	600 Int. Metropolitan, prd., 21	211/4	21	211/6 23
	Allis-Chalmers, pfd		Translation with	TAX SERVICE AND ADDRESS OF THE PARTY OF THE		20	200 International Paper 9	914	9	814 94
25 200	Amalgamated Copper		•••	***	191/4	A	Int. Paper, pfd	NEW YEAR	0.53-300	66 88
400	Amaigamated Copper	(1)	50%	49%	60%	60%	500 Louisville and Nashville 945		8414	95 97
400	American Can	61/4	614	514	6-34	544	425 Manhattan	122	122	120 125
100	American Can, pfd	62	52	611/4	51	62	Metro, Street Railway	A STORY DAY		22 25
2,200	Amer. Car and Foundry	30%	3134	30%	3134	311/4	5.300 Mexican Central 16	16%	15%	1614 161
-	Amer. Car and Foun., pfd	***			89%	95	900 Mo., Kan, and Texas 255		251/4	26 264
200	American Cotton Oil	241/4	31%	3414	34	841/4	200 Mo., Kan. and Tex., pfd. 589		6814	6814 691
1,000	American Locomotive	371/4	371/2	37	3416	871/4	3,300 Missouri Pacific 429		411/4	411/4 41%
600	Amer, Locomotive, pld.,	87	87	87	87	58	Nash., Chat. and St. L	CHAPTER TO SERVE	Trible	110 115
1,021	American Smelting	761/4	771/4	761/6	77%	7734	1.000 National Lead 40	40%	40	40% 41
0,800	American Sugar	100	11036	100	110	110%	9.915 New York Central 95	871/4	94%	9714 974
100	American Tobacco, com	444		***	246	236	1.100 N. Y., Ont. and Western 34	3516	34	361/4 361/
7000	American Tobacco, pfd	78	78	78	77%	78	100 Norfolk and Western 645	641/2	6414	64% 651
2,200	Anaconda Copper	31	311/2	31	311/2	3174	6.915 Northern Pacific 1235	12414	122%	1241/ 1247
0,800	Atchison	69%	701/2	68%	701/4	7056	600 Pacific Mail 28	29	28	28% 299
~~	Atchison, pfd	***	****	377 m.	85	851/4	12,150 Pennsylvania 1131	114	1131/6	114 1144
2 000	Atlantic Coast Line	70%	70%	70%	711/4	72	100 People's Gas 865	8614	861/4	87 89
0,000	Baltimore and Ohio	8078	88%	8676	88%	89	105 Pressed Steel Car 201	201/2	201/4	2014 11
0,200	Brooklyn Rapid Transit.	41 16	43%	41%	431/4	43%	Pressed Steel Car, pfd	The state of the s	211.	71 73
OUV	Canadian Pacific	15774	16894	1571/4	15814	155%	77,900 Reading 108	1071/4	105%	107 1071
810	Chesapeake and Ohio	30%	311/2	30%	311/4	311/4	700 Republic Iron and Steel 175		1735	17% 179
2 100	Chicago Great Western	6/4	578	544	61/2	674	416 Republic L and S., pfd. 68	68	6814	65% 70
2,100	Chi., Mil. and St. Paul	11178	1151/2	1113%	115	1151/4	200 Rock Island 14	15	14%	16 16
2 200	Ch., M. and St. Paul, pfd	***	*****	1111	144	145	800 Rock Island, pfd 285	29	28%	2014 Zhi
0,200	Chicago and Northwest	144	1601/4	144	1611/6	155	Ry. Steel Spring, pfd	S 80 8 8 8 8 8 8		2814 39
2000	Clev., Cin., Chi. and St. L	001/2	581/4	5614	681/2	69	Sloss-Sheffield		*****	8 2814 29 75% 769
9 500	Colorado Fuel and Iron	201/6	201/6	1104	1976	201/2	9,250 Southern Pacific 741	75%	74%	1114 111
400	Colorado and Southern	20	251/4	2478	2646	251/2	4,550 Southern Railway 9	111/4	30	38 2 36
200	Col. and South, 1st pfd.,	01/2	511/6	51	5114	52	1,650 Southern Railway, pfd 20			470 480
000	Col. and South., 2d pfd Consolidated Gas	1000	105%	icar.	4314	44	Standard Oil	12/2 400	***	1974 209
600	Delaware and Hudson	10074		1031/4	106%	106	Texas Pacific	4 125	* i22	124% 1247
500	Distillers' Sec. Cor	2074	166%	166	166	1661/2	45,200 Union Pacific 122		23%	2314 24
			1614	3276	1614	331/2	United States Rubber 23	2814	27%	2814 24
						1656	26,800 United States Steel 27		9114	93% 94
000	Erle, 1st pfd	00/2	31	321/4	341/4	34%	7,200 United States Steel, pfd 925	Control of the last	55 E PO CO CO	93% 94 17% 18
400	Erie, 2d pfd	11014	12014	11936	101/2	241/2	VaCar. Chemical	90	90	87 92
7 000	Great Northern, pfd	121			1211/2	122	200 VaCar. Chemical, pfd 90			10 103
1,000	Great Northern Ore ctfs.	5114	1221/5	1201/2	122%	1221/2	Wabash	561 333	***	1714 181
4,000	Illinois Central	100	511/2	128	61 127	128	Wabash, pfd	6 6814	6514	68 69
	Int Metropolitan		128	714	714	714	100 Western Union 58			12 10 - Latitud Land

CLOSING	ROL	ND	QU	O	IAI	IOL	NS.
1017 011							6578.59

. S. refunding 2s, registered 104%	Chicago, R. I. and Pacific R. R. 4s 621/2
. S. refunding 2s, coupon 1044	Chicago, R. I. and Pac. R. R. col. 5s 75%
8. 3s, registered	C. C., C. and St. Louis gen. 48 95%
a. as, registered 10074	Colorado Industrial 5s, series A 4914
. 8. 3s, coupon 1011/2	Colorado Midland 48 583;
f. S. New 4s. registered 11914	Cciorado and Southern 4s 87
	Cliba ob
B. New 4s, coupon 1201/2	Districts Decorners on
merican Tobacco 4s 64%	Erie prior lien 48 85/2
merican Tobacco 6s 991/2	Denver and Rio Grande is (bid) 92
	Erio General 48 71
tchison adjustment is (bid) 85	Hocking Valley 41/28 991/2
tchison conv. 4s 85%	Inter. Met. 41/28
	Japan 4s 7715
t'antic Coast Line 4s 88	Japan 44s, certificates 87%
leltimore and Ohio is 98	Japan 44s, certificates, 2nd series 85
	Louisville and Nashville Unified 4s \$514
	Manhattan consol gold is (bid 92
	Mexican Central 48 76
entral of Georgia 1st Inc. (bid) 65	Mexican Central 1st Inc 16
entral of Georgia 2nd Inc. (bid) 42	Minn. and St. Louis 48 80
entral of Georgia and Inc 27%	
herapeake and Ohio 44s 100	Mirsouri, Kansas and Texas 2nds 84
hicago and Alton 35s (bid) 62	Nat'l R. R. of Mex. con. 4s (bid) 77
hicago, B. and Quincy new 4s 93%	New York Central gen, 358 89%

DRESSED POULTRY-UNDRAWN 

BUTTER.

EGGS.
Crotes, nearby, fresh laid...
Crates, other sections....
Parrels and boxes.....
GAME.

IXED FEAS.

EANS.

Navy. No. 1 white....

Common to choice...

Mixed, per bus....

COTATOBS—Choice, bus.

ONIONS—Yellow, bus...

CABBAGE—Danish

Florida, per bbl...

Florida, per bbl...

comelive process of the control of t Cotton, middling, 11.55; gross receipts, 1.587 bales; stock, 122,059 bales.

Cotton, middling, 11.55; gross receipts, 1.587 bales; stock, 122,059 bales.

Total to-day at all ports—Net receipts, 1.005,590 bales.

Consolidated at all ports—Net receipts, 1.005,590 bales.

Consolidated at all ports—Net receipts, 1.005,590 bales.

Consolidated at all ports—Net receipts, 1.005,590 bales.

Total since September 1st at all ports—Net receipts, 1.005,593 bales; to the Continent, 23,758 bales.

Total since September 1st at all ports—Net receipts, 1.005,595 bales; to post closed 58,500 grantied, 44,301 moutd A, 1.01 moutd A, 1.02 moutd

CHICAGO GRAIN MARKET.

CHICAGO, ILL., January II.—Expectation of increased world's shipments was chiefly responsible for a bearish wheat market to-day. The May option at the close was off Sc.; corn closed &c. lover; oats were down

WHEAT-	La Trol Carl	111gh		A STREET
July	98%	993	9854	984
July	9514	95%	95 %	951
May	. 60%	60% 50% 59	5076	60
July	. 59	50%	6814	581
SISSEMPTO AND RESIDENCE OF A SECOND ACCOUNT.	. 88%	59	58%	561
OVL8-		95399199457	THE RECEIPT OF	101211-12500140
May (old)	54%	5414	5394	534
May (new)	. 6214	5212	5236	521
July (old July (new)	47%	47%	4714	4.7
July (new)	16	46	4512	453
MISS PORK-P	er bbl.	22-20-	A STATE OF	COLUMN TOWN
Jan	.12.83	12.83		
May	.13.40	13.55	18.87	13.57
LARD-Per 100	108.	hadage!	CUMPLE	to the
36	1111	1.80	1.17	7.80
May	8.07	8.07	8.03	8.05
SHORT RIBS—F	or 100	IDS.	A GREAT WAY	1000
3611.	. 6.96	6.95	6.92	6.92
anny	. 1.20	1.21	7.20	7.22
Cash quotation	a were	as follo	I : svic	lour.
Steady. Winte	er pa	tents,	\$4.50	Q0 4.75
stinights, \$4.25@	4.70; ap	ing pa	tents.	\$5.49 10
5.70; straights, 3	1.00 @ 5.	10; bn	kers',	3.35
1.80 No. 2 spri	ing who	at, \$1.	100 1.1	3; No
3. \$1.01@1.10; No. 2 corn. 600.; No. 495(c.; No. 3 wi 83c Pair to oh \$1.06, Plaxacod—	o. 2 red	0000.36	41.01	4. No
2 corn. 400.; No.	z yelle	W. 620.	Nu.	2 onta
and cit No. at Wi	1116, 40	ar a product	NO.	All Add
sac rair to on	DICE BIR	uting	ourley.	260.0

; prime timothy seed, \$4.40. Clover, contract grades, \$17.00. hort ribs, sides (loose), \$4.67.00; mess pork, per barrel, \$12.87.00 index 100 pounds, \$7.83; short clear sides (boxed), \$7.97.37. Whiskey, basis of high wines, \$1.25. Receipts—Wheat, 35.500 bushels; corn, 324.500 bushels; cats, 223.600 bushels; corn, 126.300 bushels; cats, 223.600 bushels. Shipments—Wheat, 27,400 bushels, corn, 126,300 bushels; cats, 223.600 bushels. Butter—Market Strong; creamcris, 20.029;c; dairies, 18.0250. Ergs—Elany; at mark, cases included, 24.025c, grats, 25c.; prime firsts, 27c.; extras, 29c. Cheese—Steady at 11½.013½c.

CATTLE MARKETS.

RICHMOND LIVE STOCK MARKET.
(Sales at Union Stock Yards.
Richmond, Va., January 11, 1908.
Report of the live stock market for the week ending January 5th, 1908:
Eest steers, \$6553c.; a few extra, 5½c.; medium to good, 4½44c.; common to fair, 3½454c.; best helfers, 4½644c.; medium to good, 4½48c.; common to fair, 3½454c.; common to fair, 3½454c.; common to fair, 3½454c.; common to fair, 2½3c.; buils, 2½65c.; common to fair, 2½3c.; buils, 2½65c.; common to fair, 2½3c.; common, 4½4c.; fair to good, 5655c.; common, 4½4c.; best sheen, 4½5c.; common, 4½4c.; best sheen, 4½5c.; common, 4½44c.; best sheen, 4½5c.; best sheen, 5655c.; common to fair, 2½3d.; best sheen, 5655c.; common to fair, 2½3d.; best sheen, 5655c.; common to fair, 2½3d.; best sheen, 4½5c.; best sheen, 4½5c.; best sheen, 5655c.; common to fair, 2½3d.; best sheen, 5655c.; common to fair, 2½3d.; best sheen, 4½5c.; best sheen, 4½5c.; best sheen, 5655c.; common to fair, 2½6c.; best sheen, 5655c.; common to fair, 2½6d.; best sheen, 4½5c.; best sheen, 4½5c.; best sheen, 4½5c.; best sheen, 5655c.; common to fair, 2½6d.; best sheen, 4½6d.; best shee

BALTIMORE, MD., January 11.—FLOUR
—Steady and unchanged. Wheat—Steady
and unchanged to a shade lower for spot.
May \$1.04%. Corn—Quiet; old, spot, mixed,
\$1.04%. Corn—Quiet; old, spot, mixed,
\$1.04%. Corn—Pirm; No. 2 mixed,
\$6.5% 65%.c; old, No. 2 white, 65% 65%.c;
c.c., spot, mixed, 64%.c; southern, now, yellow, 61@ 656. Oats—Firm; No. 2 mixed, 54
65.4%.c. 10c-pirm; No. 2 western, domas
18.6%.c. 20c-pirm; No. 2 western, domas
18.6%.c. 20c-pirm; No. 2 western, domas
18.6%.c. 20c-pirm; No. 2 western, domas
18.6%.c. 2 western, down, and control
18.6%.c. 2 western, down, down

S.

New Jersey Central gen. 5s (bid)

Northern Pacific 4s.

Orsgon Short Line refunding 4s.

Pennsylvania conv. 25s.

Reading General 4s.

St. Louis and Iron Mountain con. 5s.

St. Louis (Southwestern con. 4s.

Southern Pacific 1s (Id)

Southern Pacific 1s (Id)

Southern Pacific 1st 4s, certificates.

Scuthern Railway 5s.

Texas and Pacific 1st 4s.

Texas and Pacific 1st 4s.

Union Pacific Conv. 4s.

Union Pacific Conv. 4s.

Wabsah Lats.

Wabsah Lats. RICHMOND TOBACCO MARKET.

RICHMOND TOBACCO MARKET.

Richmond, Va., January 11, 1903.
Tobacco—Dark Stemming: Receipts very light and market strong and active. Brights: Fair receipts; market quice but firm. Sure Cured: On account of unfavorable weather and bad roads the receipts are very light. Market active at prices quoted.

The quotations are as follows:

DARK STEMMING, NEW.
(Olive and Brown.)

Lugs \$ \$.00 \$\$ \$1.20\$
Short leaf \$ 9.00 \$\$ \$1.20\$
Long leaf \$ 1.00 \$\$ \$1.50\$
SUN-CURED TOBACCO, NEW.

Lugs, commén te good \$.50 \$\$ \$.00\$
Short leaf \$ 9.00 \$\$ \$0.30\$

MISCELLANEOUS MARKETS.

DRY GOODS MARKET.

NAVAL STORES.

WILMINGTON, N. C., January 11.—SPIRITS TURPENTINE—Receipts, 2 casks.
Rosin—Steady at \$2.90. Tar—Receipts, 2
berrels. Crude Turpentine—Firm at \$2.25@
3.25; receipts, 2 berrels.
SAVANNAH, GA., January 11.—TUR.
FENTINE—Firm at 51c.; sales, 367 casks.
receipts, 349 casks; shipments, 362 casks.
Rosin—Firm; sales, 2.507 barrels; receipts,
2,362 barrels; shipments, 1,000 barrels; stock
110,496 barrels. Quote: A, B, C, D, \$3.05.

MARINE INTELLIGENCE.

PORT OF RICHMOND, JAN. 11, 1908.

Steamer Berkeley, Shelly, Norfolk, mer-chandlee and passengers, Old Dominion Line. Tug Standard Oil Company, No. 12, Burke, Boitimore, oil barge. Barge Nansemond, Shelton, Petersburg, acia phosphate

Move Office to Rocky Mount. Move Office to Rocky Mount,
It is officially announced that the off of the superintendent of motive power; the Atlantic Coast Line will be moved fro Wilmington to Rocky Mount on Janua 20th, Superintendent Chambers's entire office force will be transferred.

St. John's Circle.

St. John's Circle of King's Daughters wi hold a meeting to-morrow at 4:30 P. M. a the home of Mrs. J. S. Moore, No. 2209 E Bread. Arrangements will be made for the annual entertainment.

Stock Brokers.

# **STOCKS**

We have been bullish on the stock market since November, when everything was at its worst. We predicted in these columns that many stocks would advance \$25 to \$50 per share before February 1st; that the enormous deficit in the bank reserve of \$53,000,000 would entirely disappear; that money would be down to 3 per cent, and the market fairly boil before that date. It has already done that and more. Last week D. & L. advanced \$93 in three days, D & H. is up \$45, Reading about \$40, U. P. and N. P. \$25, and the only one on the list that failed to respond was Southern Railway, which we advised you to let alone.

Money touched 3 per cent. Friday, and Saturday's bank statement was the best for months, the deficit having changed into a surplus of about \$6,000,000. If this is the kind of advance information you want, let us

have your business. GEO. T. KING & CO.,

> Stocks, Grain, Cotton, Provisions, RICHMOND, VA.

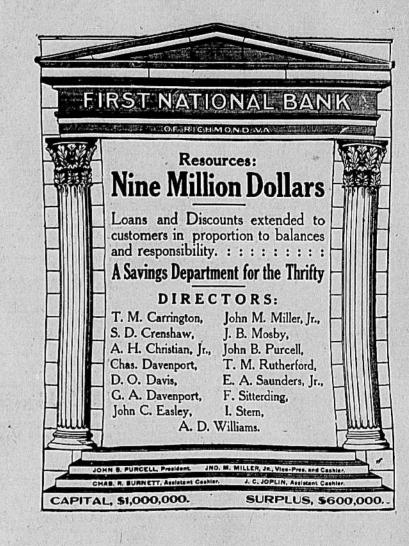
1114 East Main St., Fast Private Wires.

Correspondence Solicied.

Financial.

Financial.

Financial.





A delicate and appropriate way of remembering friends, relatives or employes is to present bank accounts as New Year's gifts. No matter how small the initial deposit may be, this plan encourages thrift and economy, as the recipient will usually make ad-

WE PAY 3% ON SAVINGS DEPOSITS



### The Savings Bank of Richmond.

1117 East Main Street, Next to Lexington Hotel.

THE INSTITUTION FOR THE PEOPLE

PROMPT, LIBERAL AND COURTE-OUS TREATMENT TO ALL.
Deposits in sums of ONE DOLLAR and upwards received and interest al-lowed. Loans made on real estate. Negotiable paper discounted.

Negotiable paper discounted.
R. A. PATTERSON, President.
L. Z. MORRIS, Vice-President.
JAMES M. BALL, Cashler.
Directors: George L. Christian, N.
D. Hargrove, P. Whillock, H. Theodore Ellyson, W. H. Zimmerman, B.
Alsop, F. Sitterding, H. Seidon Taylor, John W. Gordon, G. G. Valentine, R. F. Patturson.

## **Bank of Commerce** and Trusts,

CAPITAL, - \$200,000.00 Depository for the State of Virginia and

OLIVER J. SANDS, Pres. A. R. HOLLADAY, V.-Pres. CHAS. A. PEPLE, Sec'y.

E. A. BARBER. E. A. BARBER, Jr. Phora 5321. E. A. BARBER & CO.

# **WANTED!**

Men Who Can Sell Life Insurance

This company wrote more new insurance in Virginia in 1907 than any other company. In 1908 it intends to write TWICE AS MUCH AS ANY OTHER COMPANY.

THE MEANS, THE ORGANIZATION AND THE MOST "SELLABLE" POLICIES EVER ISSUED.

Write us.

American National Life

Insurance Company,

LYNCHBURG, • VIRCANIA

WALLACE A. TAYLOR, PRESIDENT.

## BANK OF RICHMOND

Corner Ninth and Main Streets.

Capital and Surplus, - \$1,500,000

Offers to patrons every facility and accommodation con-

Depositary for the State of Virginia and City of Richmond

INDIVIDUALS, FIRMS, CORPORATIONS SOLICITED.

Commercial Paper Discounted and Loans Made on Negotiable Securities

## **National State Bank**

1111 EAST MAIN STREET, RICHMOND, - - - VIRGINIA INTEREST PAID ON SAVINGS DEPOSITS.

## **COMMONWEALTHBANK**

Capital, - - \$200,000.00

STRONG, CONSERVATIVE, PROGRESSIVE. Increase in Deposits in 9 Months, 200%

We Pay 4 % on Savings Deposits.

BUSINESS ACCOUNTS SOLICITED.

H. L. DENOON, President W. L. WALTERS, Cashier.

S. E. WALTERS, Assistant Cashier.

Money to Loan

Life Insurance Co. of Virginia on desirably located business or residence property. For terms and conditions call o or address

BANKERS.

Deposits subject to check. Interest allowed Business and personal accounts solicited.

City of Richmond. Solicits accounts of individuals, firms

unting. Auditing. Organizing, Systematizing 215 Mulaul Bullding, RICHMOND, VA.

Mr. J. T. Lawience,

HENRY S. HUTZLER

& CO.,